



CAREER OPPORTUNITY

Loan Servicing Assistant (Bilingual - Spanish) GS-1101-05/06/07

ANNOUNCEMENT NO: 04H-196-DC

OPENING DATE: 01-08-2004

CLOSING DATE: Must be received by 01-14-2004

POSITION: Loan Servicing Assistant (Bilingual – Spanish), GS-1101-05/06/07
(Full Performance Level is GS-07)

SALARY: GS-05: \$26,195 - \$34,052 per annum
GS-06: \$29,198 - \$37,957 per annum
GS-07: \$32,447 – \$42,177 per annum
(Includes Locality Payment of 10.09%)

LOCATION: Office of Capital Access, Office of Financial Assistance, Birmingham Disaster Home Loan Servicing Center, Birmingham, Alabama

AREA OF CONSIDERATION: Any U.S. citizen in the Birmingham, Alabama, local commuting area

COMPETITIVE STATUS IS NOT REQUIRED. U.S. CITIZENSHIP IS REQUIRED.

This position is a permanent appointment with a full-time work schedule.

THIS POSITION IS DESIGNATED AS DISASTER FUNDED

DUTIES AND RESPONSIBILITIES: Duties include but are not limited to: **GS-07:** Assists loan specialists by carrying out some of the more progressive and complicated actions involved in servicing direct and guaranty loans. (1) Spreads and analyses financial statement of SBA and Bank-serviced loans which are considered potential problems; (2) Independently services a selected portfolio of regular bank loans, concentrating on those over 30 days past due; (3) Under direction of loan specialist, contacts banks/borrowers on delinquent loans to ascertain sources of problems, makes recommendations to loan specialist, and initiates remedial action as determined necessary; (4) Answers verbal and written requests from banks and borrowers and other financial institutions concerning payments on loans, interest rates, loan balances, terms conditions, and other credit information, being mindful of Freedom of Information and Privacy Acts when responding to such requests; (5) On demand to purchase guaranty from bank, review loan authorization to determine what original documents should be assigned to SBA, prepares letters to bank requesting documents and follows up on any missing documents; (6) Examines documents and submits documents to District Counsel for final decision as to bank's compliance with terms and conditions of loan authorization; (7) Prepares or coordinates the preparation of requests for checks, Certificate of Interest, current lien search, participation certificate, and report of disbursement; and (8) Initiates and signs as recommending official, SBA Form 327. **GS-06:** (1) Incumbent has full servicing responsibility for portfolio of disaster consumer home loans, reviewing specific disaster loan files to become acquainted with the characteristics, requirements, and terms of the loan and prepares recommendations regarding corrective actions required; (2) Initiates collection procedures relating to past due disaster consumer loans and is responsible for curing delinquent disaster consumer loans by working with the borrower, maintaining a chronological record of actions taken or discussed; obtaining payment of delinquent installments; recommending deferment or reduction of payment where warranted or recommending liquidation of collateral; (3) Counsels and communicates with borrowers concerning financial and management practices bearing on their financial condition and recommends changes designed to improve operating practices and financial condition; (4) Responsible for spreadsheet analysis of borrower's financial statements where loan is current and collateral is sufficient, comparing with previous financial statements to determine trends in financial

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conditions and compliance with loan terms and conditions; (5) Contacts banks, financial institutions, and/or borrowers and makes recommendations to Lead Loan Servicing Assistant/Loan Specialist and initiates necessary remedial actions to cure delinquent loans; and (6) Initiates SBA Form 327 actions of moderate or difficult complexity relating to servicing of loans. **GS-05:** (1) Performs in-depth collection activity on loan accounts up to 60 days past due by contacting banks/borrowers to ascertain nature of delinquency and problems being encountered by borrower; (2) Reviews quarterly bank reports for delinquencies and follows-up with banks on nature of delinquency, initiating necessary actions to cure problems identified through such contacts; (3) Assists in the analyzing of financial statements submitted by borrowers by spreading and analyzing statements to determine whether borrowers is experiencing financial problems; (4) Generates loan modification documents (SBA Form 327) as necessary to reflect actions taken by assigned loan officer; (5) Communicates with lenders and/or borrowers regarding loan servicing matters such as cancellation of insurance, delinquent tax notifications, missing financial statements, etc.; (6) Generates necessary loan servicing correspondence relative to past due accounts or any other loan servicing matter; and (7) answers basic requests from lenders/borrowers on loan status or any other loan serving matter.

QUALIFICATION REQUIREMENTS: The following is an excerpt from the OPM Qualification Standards Handbook for General Schedule Positions. These standards are available in all Personnel Offices for review. Applicants must have one year of specialized experience which is in or directly related to the line of work of the position to be filled and which has equipped the applicant with the particular knowledge, skills, and abilities to successfully perform the duties of the position. Specialized experience must have been at least equivalent to the next lower grade level in the Federal service. Education may substitute for experience as outlined in the OPM Qualification Standards Handbook for General Schedule Positions. Time-in-grade requirement applies to applicants considered under merit promotion procedures. Applicants who meet the time-in-grade requirements within 45 days will be considered.

SELECTIVE PLACEMENT FACTOR: Fluency in Spanish and English.

QUALITY RANKING FACTORS (QRF's) USED IN THE RATING PROCESS: Applications will be evaluated on each of the following QRFs. To receive full credit, applicants must submit a narrative description of their experience, education, training, etc. relative to each QRF listed below. Be specific and limit responses to no more than one page per factor. If you are found qualified, this information will be heavily relied upon in the rating process. Please provide information in the following order:

GS-07/06:

1. Knowledge of policies and regulations governing the overall servicing function of current and past due loan accounts.
2. Knowledge of loan servicing principles and practices and source of detailed information on specific question or actions. This includes knowledge of the interrelationships with other agency programs and familiarity with financial and credit factors related to business and commercial loans and principles and practices concerning the analysis of financial/management data.
3. Knowledge of grammar, spelling and punctuation in both English and Spanish.
4. Ability to communicate orally in English and Spanish.
5. Ability to communicate in writing in English and Spanish.

GS-05:

1. Knowledge of the financial and credit factors involved in servicing commercial loans.
2. Ability to analyze financial statements and apply results in making loan-servicing recommendations.
3. Knowledge of commercial law basics and bankruptcy procedures as they apply to liquidation of commercial enterprises.
4. Ability to communicate orally in English and Spanish.
5. Ability to communicate in writing in English and Spanish.

APPLICATION REQUIREMENTS:

You may use any written format you choose to apply for this position. However, your application or resume must include all of the items listed in Optional Form (OF) 612, Optional Application for Federal Employment (available at

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<http://www.opm.gov/forms/html/of.htm#of612>). Only your application or resume will be used to determine if you meet the minimum qualifications for the job and the grade level(s) for which you are qualified. If your application or resume does not include the required information, you may lose consideration for the job. You should also submit:

- Supplemental statement addressing the quality ranking factors.
- If you are a current or former Federal employee, a copy of your most recent SF 50, Notification of Personnel Action.
- If you are a current or former Federal employee, a copy of your most recent performance appraisal.
- If you claim 5-point veteran preference, submit your DD Form 214, Certificate of Release or Discharge from Active Duty. If you claim 10-point veteran preference, submit a SF 15, Application for 10-Point Veteran Preference and proof required by that form. The SF 15 is available at <http://www.opm.gov/Forms/html/sf.asp>.

If you are applying for special selection priority under SBA's Career Transition Assistance Plan (open to surplus SBA employees only) or the Interagency Career Transition Assistance Program (see <http://www.opm.gov/ctap> for eligibility requirements), you must submit one of the following as proof of your eligibility: reduction-in-force (RIF) separation notice; Notification of Personnel Action (SF 50) showing separation by RIF or removal for declining a directed reassignment or transfer of function outside the local commuting area; certificate of expected separation or other notice that you are surplus employee or eligible for discontinued service retirement; notice from a Federal agency that your injury compensation has been or is being terminated and that it cannot place you; notice from the Office of Personnel Management terminating your disability annuity; or notice from the military or National Guard that you retired under 5 USC 8337(h) or 8456.

If you are eligible for special selection priority based on RIF, declining a directed reassignment or transfer of function outside the commuting area, retiring on the effective date of a RIF or retiring under the discontinued service retirement option, you must also submit a copy of a Notification of Personnel Action (SF 50) which shows the promotion potential of the career or career-conditional position from which you have been or will be separated and a copy of your last performance rating of record.

If you are applying for special selection priority under the Federal Employment Priority Consideration Program for Displaced Employees in the District of Columbia Department of Corrections or Interagency Career Transition Assistance for Displaced Panama Canal Zone Employees, you must submit a copy of your RIF separation notice.

To be found well-qualified for special selection priority by the Small Business Administration, you must meet the minimum qualification requirements for the position and receive at least two thirds of the total possible points for the quality ranking factors.

Individuals who are eligible for noncompetitive consideration under a special appointing authority (e.g., 30 percent compensable veterans, severely disabled persons) may apply. **Applicants who wish to be considered under a special appointing authority as well as under the competitive examining procedures must submit two complete applications.** When only one application is received from a noncompetitive eligible, it will be considered under the special appointing authority only. More information on special appointing authorities is available at http://www.opm.gov/disability/appempl_3-11.asp (disabled), <http://www.opm.gov/veterans/index.asp> (veterans). Please indicate on your application or resume the authority under which you are applying and include proof of your eligibility.

Individuals who do not have competitive status and who are not eligible under a special appointing authority will be considered under competitive examining procedures only.

OTHER PERTINENT INFORMATION: Payment of Relocation Expenses Is **Not** Authorized.

The U.S. Small Business Administration provides reasonable accommodation to job applicants and employees with disabilities unless the accommodation would impose an undue hardship on the Agency. If you need a reasonable accommodation for any part of the application or interview process, please contact Ann Pricci, Human Resources Specialist, at 202-205-6160 (telephone), 202-481-2266 (fax), or Ann.Pricci@sba.gov. If you are hearing impaired, you may call the Federal Information Relay Service at 1-800-877-8339 for assistance in contacting the person named above. Decisions for granting reasonable accommodations are made on a case-by-case basis.

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If you are a male over age 18 who was born after December 31, 1959, you must have registered with the Selective Service System (or have an exemption) to be eligible for a Federal job.

Your application contains information subject to the Privacy Act (P.L. 93-579, 5 USC 55A). The information is used to determine qualifications or employment, and is authorized under Title 5 of the United States Code Sections 3302 and 3361.

An employee selected from a competitive register must serve a one-year probationary period and may be terminated because work performance or conduct during this period fails to demonstrate fitness or qualifications for continued employment (5 CFR 315.804).

If selected, you will be required to provide documents proving that you are eligible to work in the U.S.

NOTE: Only applications received by the closing date of this announcement will be considered. Only material required by this announcement will be used to rate your application. Your application will **not** be returned to you.

HOW TO APPLY: APPLICANTS HAVE SEVERAL OPTIONS IN APPLYING FOR THIS POSITION:

1. Applicants are **strongly encouraged** to apply for this position by E-mail: HRJOBAPPLICATIONS@SBA.GOV OR by Fax on 202-481-1648. Be sure to include your name and the vacancy announcement number in your correspondence. Illegible applications will not be considered, nor will you be contacted to submit another application.
2. You may mail your application to the following address: **Small Business Administration, 409 Third Street SW, Suite 4200, Office of Human Capital Management, Washington, DC 20416, ATTN: Diane Cath, 04H-196-DC.** All applications **must be received by the closing date** in order to receive consideration.
3. You may submit your application in person at the address above.

Personally delivered, e-mailed or faxed applications must be received by close of business on the closing date of the announcement. We are not responsible for errors in fax or e-mail, therefore, it is recommended that you call or email to verify that your application has been received on or prior to the closing date.

APPLICANTS WILL BE EVALUATED ON THE FOLLOWING:

If you meet the minimum qualification requirements, you will be evaluated on:

Quality Ranking Factors (all applicants)
Training completed in the last 5 years (for merit promotion only)
Awards received in the last 3 years (for merit promotion only)
Your most recent performance rating of record (for merit promotion only)
Veteran preference (for competitive examining only)

All qualified applicants will receive appropriate consideration without regard to non-merit factors such as race, color, religion, national origin, sex, sexual orientation, marital status, age, disability, political affiliation, or any other characteristics not bearing on job performance.

For additional information or forms contact Diane Cath on (202) 205-6119. The Optional Application for Federal Employment (OF 612) is available at <http://www.opm.gov/forms/html/of.htm#of612>.

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